

# BENEFITS BULLETIN

May 29, 2012

BULLETIN NO: 12-06  
SUBJECT: New TSP Roth Option Available  
TO: All Employees  
FROM: Kathy Shearman, Benefits Officer

The Thrift Savings Plan (TSP) has rolled out a new investment option called the [TSP Roth](#). The TSP Roth allows you to contribute on an after-tax basis to your TSP account and receive tax-free earnings when the funds are withdrawn (assuming certain criteria are met).

Please read the Roth materials on the TSP website at [www.tsp.gov](http://www.tsp.gov) (see Resources links below) before electing TSP Roth to ensure that you understand how this option works. You may also want to consult a qualified tax or financial advisor to help you decide if the TSP Roth is right for you.

It is also a good time to read the newly revised [Summary of the Thrift Savings Plan Booklet](#) as a refresher on the TSP since it is such a crucial part of your future retirement. There is no need to change your TSP election if you are satisfied with your current contribution. Your current account balance and fund distribution will remain the same until you make a change.

To make a TSP election at any time, go to Employee Express at [www.employeeexpress.gov](http://www.employeeexpress.gov).

## Resources on TSP Website:

- [Roth Introductory Video](#)
- [Roth vs. Traditional TSP Comparison](#)
- [Roth: A New TSP Element Leaflet](#)
- [Summary of the Thrift Savings Plan Booklet](#)
- [Important Information about Payments from your TSP account](#)
- [February 2012 TSP Highlights](#) – Is Roth For You?
- [April 2012 TSP Highlights](#) – Your Roth Questions Answered

## Questions?

Contact your [Benefits Specialist](#) with questions regarding this Bulletin.

For additional information, the Pay & Benefits website is available online at <http://www.usgs.gov/humancapital/pb/paybenefitslinks.html>.

For an electronic version of this Benefits Bulletin, as well as all previous bulletins, go to the public internet site at <http://www.usgs.gov/humancapital/pb/benefitsbulletin.html>.